Facts of Interest to Travel-

ers and Stay-at-

ONE KILLED ON OMAHA ROAD

Train Goes Into Ditch

and Northern New York.

The Bankers Reserve Life Company OMAHA, NEBRASKA

Is making a unique proposition to successful salesmen.

Millions of Accumulated Assets

BASCOM H. ROBISON, Pres. R. C. WAGNER, Sec'y. R. L. ROBISON, Vice Pres. W. G. PRESTON, Treas.

Guarantee Fund Life Association

OMAHA, NEBRASKA. Organized January 2, 1902. Assets, January 1, 1914.....\$1,319,481.68 Reserve Fund 1,079,377.44 First Mortgage Farm Loans..... 656,297.50

Entire Assets Are Pledged to Secure Policyholders. Policies provide death, disability and old age benefits, and are incontestable after two years from their date. Unselfish men desire life insurance for protection-for the family. That is the only kind of a policy we issue. Men only,

21 to 50 years, are eligible.

Since most men desire life insurance mainly for protection, why not buy a policy that will best serve your needs?
Rate per \$1,000 insurance, age 35 years, \$13.30. Guaranteed

Other ages in same proportion Home Office Brandeis Bldg. 141 141 Phone Douglas 7021.

The Commonwealth Life Insurance Company

OMAHA, NEBRASKA 508-512 Omaha National Bank Building. COMMENCED BUSINESS AUGUST 9TH, 1910.

OUR GROWTH

Admitted Assets January 1, 1911.....\$278,146,49 January 1, 1912......\$291,935.89 January 1, 1913.......\$339,675.75 October 1, 1913 (Est.)...\$415,000.00

Surplus To Policy-Holders (Over) \$295,000.00

EVERY DEATH LOSS HAS BEEN PROMPTLY PAID You are absolutely safe with a policy in this company. Boost for a Nebraska Company. Do not send your money from

Our assets are invested in securities on Nebraska lands, Not the Largest Company, but the Best. FRANS NELSON, President.

German-American Life Insurance Company OMAHA

First Class Positions for Live Wires

Your Insurance Business

Can be advertised as profitably as any branch of merchandising. TRY IT on

The Bee's Insurance Page

GETTING THE NAMES OF MANY

Thousands of Addresses of Former Omahans Being Collected.

TO BE INVITED BY SAMSON

Secretary Weaver of Ak-Sar-Ber Thankful for Volunteer Lists-All Will Be Asked to Visit

Home. Thousands of names of former residents of Omaha, members of local lodges and various organizations, have already reached the office of Secretary J. D.

Weaver of Ak-Sar-Ben, to make up the list of former residents who are to recieve perconal invitations to come back to Omaha for "home coming" week in connection with Ak-Sar-Ben festivities next fall. The Woodmen of the World alone has already sent in the name of over 1,000 of its members who were formerly residents of Omaha. The Odd Fellows, the Masons, the Elks, and dozens of other organizations are daily swelling their lists and pouring them into Samson's office. Some organizations that the committee overlooked in sending out its call for such lists are nevertheless taking it upon themselves to send in their lists of nonesidents.

That is exactly what I want them to do," says Secretary Weaver. "I want any organization in the city that we may overlook in our heate, to feel free to send in its list of former residents of Omahe in order that we may reach as many as

These thousands of names and addresses will be catalogued in alphabetical order should have a box on hand all the time

systematic campaign will begin to invite all these former residents to join in the 'home coming" festivities this fall dur-

Insurance in Force

8 340,642,00

\$2,111,870.00

\$3,984,870,00 \$5,500,000.00

ing Ak-Sar-Ben week. for 1914 is beginning to mount up. There ing the different sections of the act. It is talk of exempting the first 500 mem- is as follows: bers from the initiation this year, and this is making some of them hustle to get in under the wire. The membership is beginning to approach the 500 mark, according to Secretary Weaver.

Gus Rens is busy planning and working out his initiation stunts for this year. Some of the old time heavy stuff is to be eliminated this year and the initiation is to take a new turn while it is to lose none of its sest and flavor.

D. J. O'Brien and Secretary Weaver are to leave Tuesday evening for Chicago. where they are to attend the meeting of the secretaries of the various state fairs of the country together with the secretaries of the various large annual festival stunts throughout the country with a view to arranging for some of the shows and talent for the midway.

Hammond Gets New Ruling on Income Tax Law Provisions

Ross L. Hammond, collector of internal revenue for the district of Nebraska, an insurance corporation from the department, signed by Commishas received the following new ruling sioner W. H. Osborn, in regard to the Liability of a member of a mutual com administration of the new income tax pany is limited to premium states in

Referring to paragraph B, section 2 of the income tax law, which reads as follows:

follows:

"That in computing net income there shall be excluded interest upon the obligations of a state or any political subdivision thereof," you are informed that under date of January 30, ibit, the honorable, the attorney general, held that special assessment districts created under the laws of the several states for public purposes, such as the improvement of streets and public highways, the provision for sewerage, gas and light, and the reclamation, drainage or irrigation of bodies of land within such special assessment districts, when such districts are for public use, are political subdivisions of the state within the meaning of the above proviso.

Rules for Incorporation.

It is held that the term "political subdivision" includes special assessment districts or divisions of a state created by
the proper authority of the state acting
within its constitutional powers and under its general laws, for the purpose of
carrying out a portion of those functions of the state, which by long usage
and inherent necessities of government
have always been regarded as public.
Levee and school districts, when lawfully created under the authority of the
state and which are authorized by the
laws of the state to levy a tax to meet
the obligations of such districts, are also
held to be political subdivisions of a
state within the meaning of the income
tax law.

The income derived from interest upon
the obligations of all such public districts shall, therefore, be excluded in
computing net income for the income tax.
This decision supersedes Treasury decision, 1910. It is held that the term "political sub Animals Travel with

sion, 1910.

For Burns, Bruises and Sores The quickest and surest cure is Buck len's Arnica Salve. Every household as soon as they are completed. Then a Ec. All druggists.-Advertisement.

News from the Insurance Field ACCI-

ACCIDENTS OF THE WEEK

SCORES SUFFOCATED

Between Fifty and Sixty Persons Perish in Cumbre Tube Set on Fire by Bandit.

Man Killed and Five Persons Hurt

THREE OF INJURED MAY DIE

NINE ARE FROZEN TO DEATH

Reported in New York.

Springview Doctor Found Dead Near Car With Engine Running

River Packet Burned; Five Persons Drown

Explosion of Powder

MOTORCYCLE SMASHED IN COLLISION WITH AN AUTO

CRUSHED IN PRINTING PRESS

AGED MAN LOSES LIFE TRYING TO SAVE WIFE

Wayne Man Badly Hurt by Explosion of Water Front in Stove

Conductor Ward of McCook Killed in Holdrege Yards

KANSAS WOMAN FREEZES TO DEATH IN FATHER'S BARN

FALLS FROM BALCONY WITH CLOTHES AFIRE

EIGHT DEATHS IN NEW YORK DUE TO COLD SNAP

PHELAN SUFFERING FROM MINOR FRACTURE OF SPINE

DIGEST OF INSURANCE LAWS

Commissioner Brian Shows Provisions of Sections of Act.

INSURANCE BOARD IN CONTROL

Authority of the Various Kinds of Insurance Companies is Set the Layman

(From a Staff Correspondent.) LANCOLN, Feb. 15.-(Special.)-Insurance Commissioner L. G. Brian has prepared a digest of the new insurance law Already the membership of Ak-SarBen with a showing of its provisions cover-

Digest of Nebraska Insurance Laws. State Insurance board has supervision

of insurance. All correspondence pertaining to insur ance should be addressed to the State Insurance board or insurance commis-

Make all remittances payable to state treasurer and forward same to insurance

General Provisions.

Before issuing authority to foreign ompanies each company must file a opy of charter or articles of incorporation and bylaws and all amendments certified to by an officer having custody Certificate of amount of capital stock

and assets.

Copy of last annual statement made to home department.

Certified copy of last examination made by home department.

Certificate appointing insurance commissions attorney to receive process. missioner attorney to receive process.

Annual statement shall be filed before March I of each year.

Licenses for all companies and agents expire on April 30 of each year.

Require 100 policyholders before license can be issued to assessment association.

Domestie Companies. Requires 200 policyholders before license can be issued to mutual company. Requires nine or more persons to form

Each member of mutual or assessment

Rules for Incorporation. Before articles of incorporation can b amended, they shall be:

I. Adopted by two-thirds vote of di-2. Submitted to insurance department for approval.

2 Voted upon by directors or members.
No foreign company admitted to this
state until same has made four annual

When the Liebler company's big attrac-

tion, "The Garden of Allah," unloaded

its five cars of effects in Omaha this

morning for the week's engagement at

the Brandels theater, which begins this

evening at 8 o'clock, the contents of the

argest car had a particular attraction for

the small boy. That was the animal car,

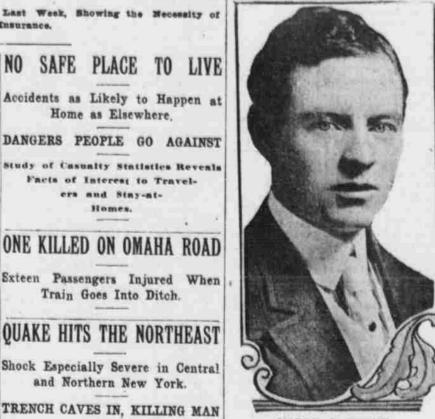
and it had something of the appearance

camels, five horses, five donkeys and YOUTH KNOCKED DOWN ia "Big Harry," the largest camel ever Big Theater Troupe brought to America.

the company is entour as keepers for the care. Last season, while the keepers ble camel fell off the incline, broke both its fore legs and had to be killed. Those animals will parade the streets of Omaha every day during the engagement.

Key to the Situation-Bee Advertising, were not dangerous.

NOW CONNECTED WITH THE FOSTER-BARKER COMPANY.



HARRY S. BYRNE.

property.

Over insurance by insured and insurer punishable by fine.

Every adjuster shall report cases of over insurance.

Every fire insurance policy must state.

on its face amount of premium received.

No fire policy issued for longer term
than five years except assessment association may provide in its by-laws for a
longer period by readjusting every five

longer period by readjusting years.

When real property is wholly destroyed by fire, tornado or lightning the amount of insurance written in policy taken as true value; any judgment rendered in suit attorney fee allowed plaintiff.

No combination, understanding or contract can be entered into to control rates to be charged for insuring any risk.

Agents,

No person can solicit insurance without having license in their possession: application on file not sufficient.
False statement as to financial condition of company prohibited.

No person shall act as agent unless each company represented by him shall have paid the license fee.

Every person being solicited for insurance in any class should ask solicitor to show license before signing any papers.

Any agent, broker or physician who makes false statements is subject to a fine. Agents,

fine.

Unlawful to receive premiums in amount not specified in policy.

No insurance can be written except through a licensed agent, unless by an officer of company at home office.

Every licensed agent in any controversy represents the company and not the insured.

No license issued to any person until application is received in the insurance department, signed by an officer of the

epartment, signed by an officer of the ompany.

No agent can rebate premium in any manner without violating the law. No agent can misrepresent a company or policy without violating the law. Unlawful to dispose of any note taken for premiums until policy is delivered.

Fraternal. Requires ten or more persons to incorporate fraternal association.

Requires 250 applicants before license can be issued.

No person admitted to fraternal society under 16 or over 55.

No license required to solicit for frateral societies.

Domestic fraternal societies may de-posit investment securities with insur-ance department. Constitution and by-laws of fraternal societies shall be filed with the

Harry Byrne Joins Foster-Barker Agency

Harry S. Byrne has given up his private insurance business to become man ager of the surety department of the Foster-Barker company. The change which becomes effective today is considered an advantageous one for Mr. Byrne as the Foster-Barker company is a strong general agency writing the largest volume of general insurance business in Nebraska. Mr. Byrne has been in the insurance business in Omaha for several

friends who will wish him success in his

new position. Insurance Notes. During 1913 there were 4,406 fires in Ohio, doing damage amounting to \$8,017,-626. Of the fires 162 were incendiary, the loss being \$120,059.

Not many companies show an increase in fire insurance premiums for 1913; this refecting the general depression in business. Of 112 companies which have reported their New York City premiums for the year, forty-five show a gain and sixty-seven a decrease. sixty-seven a decrease.

A bill has been introduced in congress

intended to regulate insurance in the Dis-trict of Columbia. It forbids the com-bination of real estate, real estate loan and fire insurance business Much of the fire insurance business in the District of Columbia is done by real estate agents The Pennsylvania insurance department. The Peinsylvania insurance department, which is liquidating the American Union Fire of Philadelphia, reports that the work is delayed by the difficulty in reconciling the accounts of the local agents and the twenty general agents with the home office accounts. It has not yet been possible to definitely fix the assets and liabilities, but the department is informing claimants that it will be able to pay at least 50 per cent.

Walter H. Bennett the new state fire

Reserve stock companies 40 per cent premium charged.

Domestic mutual reserve 40 per cent of the unearned premium. Fire policies must be the New York standard as near as practicable.

Cancellation of fire insurance policy permitted upon customery cancellation terms.

Unlawful for any insurance company or agent to issue fire policy in excess of fair value of property including existing insurance.

Unlawful for insured to procure any understand the necessary data accumulated.

BY POLICE CAR ON STREET

car, Ed Loving, a 15-year-old boy, riding drove directly into the police emergency from a call in the north part of the city. The lad was knocked down and injured. tice surgeons declared that the hurts were also used in the table decorations.

HEALTH FIDEL-SURETY

We are issuing the most liberal poli-

NATIONAL FIDELITY AND CASUALTY COMPANY

National Fidelity and Casualty Building



Company's Property

PLATE GLASS AND BUR-GLARY

On the evening of January 21, 1914, occurred the sixth annual banquet given by President Snell to the agents of THE MIDWEST LIFE and the directors of the company. Forty-seven persons were present, which is the largest number that has ever been in attendance. The regular speeches were a series of human interest stories on selling life insurance and its benefits. The speakers were M. A. Hyde and E. E. Bennet of Lincoln. C. H. Thomas of Scottsbluff, F. A. Pinney of Omaha, J. W. Dixon of Hastings, J. G. Lewis of Lexington. W. M. Thompson of Pawnee City and the President. Remarks were also made by Arthur McPherson and John H. Mackett, Jr., of Lincoln; George B. Campbell of Gresham and O. E. Mickey of Osceola.

Genuine MIDWEST spirit and entitusiasm prevailed. Every agent of the company is a booster. There is no knocking on or lack of confidence in one another. All expect 1914 to be the very less tyear the company has ever had. More new business was placed in January that in, any previous January, the amount being \$192,569. Write for an agency if you wish to sell life insurance, or for premium rates if you are interested in buying insurance.

Write for an agency if you wish to sell life insurance, or for premium rates if you sell life insurance; or for premium rates if you sell life insurance; or for premium rates if you sell life insurance; or for premium rates if you sell life insurance; or for premium rates if you sell life insurance; or for premium rates if you sell life insurance; or for premium rates if you sell life insurance; or for premium rates if you sell life insurance; or for premium rates if you sell life insurance; or for premium rates if you sell life insurance; or for premium rates if you sell life insurance; or for premium rates if you sell life insurance; or for premium rates if you sell life insurance; or for premium rates if you are interested in the prompt of the premium rates if you are interested in the premium rates if you are interested in the prompt of the premium rates if you are intereste

ARRUAL BARQUET.

Write for an agency if you wish to sell life insurance; or for premium rates if you are interested in buying invitance.

THE MIDWEST LIFE

N. Z. SNELL, PRESIDENT A NEBRASKA STOCK COMPANY ELLING NON-PARTICIPATING LIFE INSURANCE ONLY FIRST NATIONAL BANK BUILDING, LINCOLN

OMAMA AGENCY
CITY NATIONAL BANK BUILDING.
GEORGE CROCKER, F. A. FINNEY,
General Agents.

Everyone Loves Grandma-She's a Dear Old Lady!

Did you ever hear a conversation "Who is going to take care of Grandma this year?"
"Will had her last year, and Mary had her the year before. I guess it's up to me. If she only had a little income to help out."

Human nature is very odd, isn't it?
Your wife, daughter, sister, will be
old some day. You can't help that.
But you can save her the pain and
humiliation of being dependent in her
old age—even on her relatives.
A life income guaranteed by the A life income guaranteed by the Travelers Insurance Company 3100, \$50, \$25 every month—will make her welcome wherever she goes.

TOM S. KELLY, The Insurance Man. Tyler 861,

THE FOLLOWING COMPANIES GUARANTEE SAFETY IN

Home Insurance Company. Phoenix Insurance Company. Continental Insurance Company. Springfield Fire & Marine Insurance Company. New Hampshire Insurance Company. Liverpool and London and Globe Insurance Company. Franklin Insurance Company. Western Assurance Company.

Foster-Barker Company Brandeis Bldg. Phone Doug. 29

> ARE YOU INSURED? If not, we have the policy you want. GREAT WESTERN POLICIES PAY.

H. O. WILHELM, Manager. Phone Douglas 3316. New Baird Building, Omaha, Neb.

Characteristic Western Service

This is what you get when the "Lion" writes your bond. delay, no red tape.

No better service in the WORLD on SURETY BOY you can get at our HOME OFFICE here in OMAHA. WORLD on SURETY BONDS and

Lion Bonding & Surety Co.

9th Floor W. O. W. Bldg. Phone Douglas 678. We don't want much, just the "Lion's Share."

-- INSURANCE --

FIRE, TORNADO, AUTOMOBILE, PLATE GLASS, BOILER, BURGLARY, HEALTH and ACCIDENT. ALFRED C. KENNEDY 209 First National Bank Building.

years and has a large following of That Many Will Get Their Degrees at Creighton Next Week.

TWO WOMEN TAKING COURSE

All Were Given Their State Board Examinations Last Week-Diplomas to Be Given Out by Magevney.

the Creighton College of Pharmacy will be held at the university auditorium, Twenty-fifth and California streets, Monday evening, February 23.

There are sixty members in the senior class. The final examinations are now being held at the school. The Nebraska State Board of Pharmacy gave the students their state board examination

There are two women in the class, Mrs. E. L. Rolph and Genevieve L. Hayes. The diplomas will be given out by Pres-Walter H. Bennett, the new state fire marshal of lilinois, has signalized his administration by lasuing a weekly press bulletin, which goes to all the papers in the state and is intended to arouse public interest in the reduction of preventable fire waste. The bulletins record the prosecution and convictions, inspections made by the department and helpful suggestions to property owners for the pro-

last week

The class boasts of a number of wellknown athletes. In the number are Jos Bills, Edgar Brown and Maurice Miller. Bills is at present an outfielder for Wichita and formerly pitched for Omaha. Brown plays in the Nebraska State league. Miller has been a foot ball and base ball star at Creighton for the last four years. He was captain of both foot ball and base ball teams last year. He has signed to play with Oshkosh of the Wisconsin-Illinois league and will report there in the spring.

The members of the graduating class were entertained by the Richardson Drug company Friday afternoon. They were shown through the six floors of the establishment and the various departments were viewed with interest. In the labaddition of cigars for the gentlemen and a box of candy for each lady of the class. Chauffeur Armstrong picked him up and The room was handsomely decorated in brought him to headquarters, where po- red and white and the valentine colors red and white carnations, red cut-out

Phone Douglas 722, SIXTY IN PHARMACIST CLASS | Prof. J. E. OBrien of the college ac ompanied the class.

The class roll follows: A. W. Dindahl
W. P. McCabe
F. A. McCunniff
R. J. McEiroy
H. F. McGowan
G. H. McLeese
E. C. Maim
M. R. Miller
W. D. Miller
F. L. Newcom
H. J. Noll
F. W. Ohlson
F. S. Pexton H. L. Bradshaw E. F. Brown C. E. Burns C. H. Chase G. M. Curry

P. Euler A. Griffin, Jr. Hermansky

H. Daniel

W. Jiskra J. A. Kařka J. T. Kearney H. G. Lee

F. W. Ohlson
F. S. Pexton
R. M. Planterer
R. B. Porter
A. J. Putnam
A. T. Reams
R. J. Rebal
Mrs. E. L. Rolph
H. J. Rush
I. C. Schroll
J. C. Shyne
E. S. Swanson
G. F. Taffe
J. E. Thayer
O. A. Treinen
W. R. Trythall
L. C. Weber
A. G. Willard
C. P. Weody.

His Job. "Just a dime to tide me over till I can get a job," pleaded the merchant. "Would you work if you could find a job" asked the skeptical philanthropist "Indeed I would. I never refuse to work when I can find anything to do at "And what is your trade?"
"I'm a strike breaker for egg strikes."
Buffalo Express.

Sore Throat Cold in Chest

First rub the chest or throat with Omega Oil; then soak a piece of fiannel with the Oil and put it around the neck or throat, and cover with a piece of dry flannel. This simple treatment usually gives relief. Trial bottle 10c.

Omesa

SAFE PLACE TO LIVE Accidents as Likely to Happen at Home as Elsewhere, DANGERS PEOPLE GO AGAINST

Study of Casualty Statistics Reveals

TRAIN STRIKES BIG SLEIGH

Sxteen Passengers Injured When at Kingston, N. Y. QUAKE HITS THE NORTHEAST

Many Prostrations from Cold Also TRENCH CAVES IN, KILLING MAN

Four Men Killed by

CHARLES STRATTAN'S HAND

statements to home department.

No provision can be made limiting time action may be brought to less than statutes of limitation of this state.

Every domestic company shall be examined at least once every three years.

Every domestic company shall deposit all of its investment securities with the insurance board until the sum aggregates \$100,000.

No domestic company can expend more than \$25 unless voucher is signed as receipt in payment.

No officer of domestic company shall be paid in excess of reasonable compensation.

director of any domestic company shall receive any money valuable consideration for negotiating Every insurance company or agent hav-ing knowledge of any law violation of this act is required to report same and name of informant will be held confi-dential.

Companies license revoked upon moval of suit from district court to fed-Fees and Taxes.

Fees and Taxes.

For filling and examining incorporation papers or companies and issuing license thereon, \$50.

Filing annual statement and issuing license of assessment association, \$2.

Filing annual statement and issuing license thereon, \$30.

For examining insurance companies, \$40 per day and all expenses conected therewith. Every life and accident company organ-

ixed under the laws of other states for profit, shall pay 2 per cent tax on gross premiums received. profit, shall pay 2 per cent tax on global premiums received.

Every surety company organized under the laws of other states shall pay 2 per cent tax on gross premiums received.

No tax on fire insurance companies, but governed by reciprocal tax.

All fees governed by reciprocal tax. Life Insurance.

Reserve can be made on standard of valuation as adopted by company, on net level premium, preliminary term, any modified preliminary term or select and ultimate reserve basis.

Life policies require standard provisions and prohibit the isauance of any coupons as evidence of indebtedness.

Upon request a statement as to surplus on deferred dividend policies shall be furnished to insured as to amount provion deferred dividend policies shall be furnished to insured as to amount provisionally ascertained and set aside on such policy awaiting final distribution.

All policy participations after three full years, must be apportioned annually and carried as a liability in favor of policy.

No agent or company can discriminate in favor of individual in life policies.

No assessment life company can be formed or admitted in Nebraska.

Accident Insurance. Reserve 25 per cent of gross renewal Accident policies shall have standard

Cannot limit the amount of indemnity less amount than the premium paid Must pay benefits within sixty days of Policy may be cancelled at any time by returning encarned portion of premium. A change of occupation benefits will be paid as amount of premium would have purchased for the more hazardous risks. A statement made by applicant not incorporated in policy cannot be used in evidence in settling claims.

Policy and papers attached shall constitute entire contract except classification of risk filed in insurance department office.

Fire Insurance.

A force of four men is employed while animals, and they are handled with great a wheel at Seventeenth and Cass streets, were unloading the animal car, a valua- auto, which was returning to the station wafers and coffee were served, with the

His view obstructed by a passing street